

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

- 1 1-8. (Canceled)
- 1 9. (Original) A method of compiling a computer-accessible repository of
2 check issuer location information for use in check transaction risk assessment, the method
3 comprising: identifying check issuers in a desired geographical location;
4 obtaining from the check issuers identifiers for checking accounts associated with
5 the check issuers; and
6 compiling on a computer-accessible storage medium a repository of records,
7 wherein a record comprises information to identify a check issuer name, an associated check
8 issuer's location, and the associated check issuer's checking account.
- 1 10. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location further comprises identifying check issuers within a desired
3 proximity of a check-cashing entity.
- 1 11. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location further comprises identifying check issuers within a desired
3 region defined by at least one of the set consisting of: zip code, city, county, state, telephone area
4 code, and Metropolitan Statistical Area (MSA).
- 1 12. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location comprises identifying check issuers from any geographical
3 location.
- 1 13. (Original) The method of Claim 9, further comprising the acts of:

2 in response to receiving a request to cash a check for which the repository of
3 records does not hold associated check issuer information, requesting from a check-cashing
4 entity that is processing the request, information about at least one of: a check issuer name, a
5 check issuer bank account identification, and check issuer location information; and
6 adding check issuer information received from the check-cashing entity to the
7 repository.

1 14. (Original) The method of Claim 13, wherein requesting information
2 from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale
3 device at the check-cashing entity to input the requested information.

1 15-23. (Canceled)

1 24. (Original) A method of compiling a computer-accessible repository
2 of location information about issuers of negotiable instruments, the method comprising:
3 identifying issuers of negotiable instruments in a desired geographical location;
4 obtaining from the issuers of negotiable instruments identifiers associated with the
5 negotiable instruments; and
6 compiling on a computer-accessible storage medium a repository of records,
7 wherein a record comprises information to identify a name associated with an issuer of
8 negotiable instruments, an associated issuer location, and the associated identifiers associated
9 with the negotiable instruments.

1 25. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location further comprises identifying issuers
3 within a desired proximity of a check-cashing entity.

1 26. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location further comprises identifying issuers of

3 negotiable instruments within a desired region defined by at least one of the set consisting of:
4 zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

1 27. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location comprises identifying issuers of
3 negotiable instruments from any geographical location.

1 28. (Canceled)

1 29. (Original) A system for compiling a. computer-accessible repository
2 of check issuer location information for use in check transaction risk assessment, the system
3 comprising:

4 means for identifying check issuers in a desired geographical location; and

5 means for compiling on a computer-accessible storage medium a repository of
6 records, wherein a record comprises information to identify a check issuer name, an associated
7 check issuer location, and an associated check issuer checking account, and wherein the
8 checking account is an account drawn on by the check issuer for issuing checks.

1 30. (Canceled)